Index to Volume 89

GUIDE TO PAGE REFERENCES IN MONTHLY ISSUES

Issue	*Text*	*"A" Pages*		*Issue*	*Text*	*"A" pages*	
			Index to tables				*Index to tables*
January	1– 46	1–70	58	July	309–350	1–74	58
February	47– 92	1–86	70	August	351–394	1–80	70
March	93–150	1–74	58	September	395–416	1–86	74
April	151–190	1–68	58	October	417–450	1–74	58
May	191–242	1–80	70	November	451–476	1–82	70
June	243–308	1–74	58	December	477–516	1–76	58

The "A" pages consist of statistical tables and reference information.

Statistical tables are indexed separately (see p. A58 of this issue).

Pages

ACCOUNTANTS and accounting firms 77, 407
Adjustable rate mortgages, Spanish-language brochure 382
Aizcorbe, Ana M., article 1–32
Annual Report, Budget Review, 2002 272
Annual Report, 89th, 2002 272
Anti-tying restrictions, comments sought 407
Articles
  An overview of consumer data and credit reporting 47–73
  Capital standards for banks: The evolving Basel Accord 395–405
  Global integration in the banking industry 451–60
  Household financial management: The connection between knowledge and behavior 309–22
  Industrial production and capacity utilization: The 2002 historical and annual revision 151–76
  Monetary policy reports to the Congress 93–124, 351–78
  Profits and balance sheet developments at U.S. commercial banks in 2002 243–70
  Recent changes in U.S. family finances: Evidence from the 1998 and 2001 Survey of Consumer Finances 1–32
  Recent changes to a measure of U.S. household debt service 417–26
  Recent developments in business lending by commercial banks 477–92
  U.S. international transactions in 2002 191–203
Assets, family, 1998–2001 survey 8–21
Audit services to institutions 205
Automobile market 421
Availability of Funds and Collection of Checks (Reg. CC) 323, 333, 407, 435
Avery, Robert B., article 47–73

BAILEY, Deborah P., Associate Director, Division of Banking Supervision and Regulation, promotion 495
Bank check services, Federal Reserve Banks 126
Bank data reporting 380
Bank Holding Companies and Change in Bank Control (Reg. Y) 178, 379, 385
Bank Holding Company Act of 1956
  Applications approved under
    ABM Holding Company 240
    Adams Bank & Trust 42
    Adbanc, Inc. 42
    Afin, Ltd. 391
    AIM Bancshares, Inc. 391
    Alapaha Holding Company 413
    Almancora, CVA, Belgium 240
    Almanij, N.V., Belgium 240

Pages

Bank Holding Company Act of 1956—Continued
  Applications approved under—Continued
    Alpha Financial Group, Inc., Employee Stock Ownership Plan 446
    Ambanc Financial Services, Inc. 89
    American Eagle Financial Corporation 188
    American Heartland Bancshares, Inc. 348
    American Trust BanCorp 348
    Amtrust, Inc. 188
    Arthur Financial Corporation 446
    Arvest Bank Group, Inc. 305
    Arvest Holdings, Inc. 305
    Avest, Inc. 391
    Backlund Investment Co. 42
    BancFirst Corporation 473
    Bancorp V, Inc. 305
    Bancroft State Bancshares, Inc. 190
    Bancshares of Florida, Inc. 190
    Bancsouth Financial Corporation 514
    Bank Capital Corporation 305
    BankFIRST Bancorp, Inc. 42
    Bank of Commerce Holdings, Inc. 240
    Bank of Granite Corporation 240
    Bank of Hawaii Corporation 448
    Bank of the San Juans Bancorporation 348
    Bank One Corporation 393
    Bank West Nevada Corporation 43
    Bay View Capital Corporation 306
    BB&T Corporation 91
    BCAC, Inc. 473
    Bethlehem Financial Corporation 305
    Bitterroot Holding Company 189
    Blackhawk Bancorp, Inc. 446
    BNC Bancorp 43
    BNW Bancorp, Inc. 240
    Boston Private Financial Holdings, Inc. 91
    Bridge Street Financial, Inc. 89
    Bridgewater Financial, MHC 188
    BSA Bankshares, Inc. 305
    BSA Delaware, Inc. 305
    BTC Financial Corporation 43
    Buffalo Acquiror Sub, Inc. 43
    Buford Banking Group, Inc. 188
    Business Bancshares, Inc. 391
    CalWest Bancorp 391
    Campbell Hill Bancshares, Inc. 446
    Campbell State Company 188
    Carver Financial Corporation 446

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Cass Information Systems, Inc. ... 349
Castle Creek Capital, LLC ... 91
Castle Creek Capital Partners Fund IIa, LP ... 91
Castle Creek Capital Partners Fund IIb, LP ... 91
CBS Banc Corp, Inc. ... 305
CenterState Banks of Florida, Inc. ... 89
Central Financial Corporation ... 305
Central Georgia Banking Company ... 392
Central Missouri Shares, Inc. ... 89
Centra Ventures, Inc. ... 392
Cera Beheersmaatschappij, N.V., Belgium ... 240
Cera Holding, CVBA, Belgium ... 240
Cera Stichting, VZW, Belgium ... 240
Citizens Bancorp ... 188
Citizens Bancshares Employee Stock Ownership Plan ... 348
Citizens Union Bancorp of Shelbyville, Inc. ... 189
Coastal Financial Corporation ... 446
Coast Financial Holdings, Inc. ... 188
Coffeyville Bancorp, Inc. ... 446
Colonial BancGroup, Inc., The ... 473
Commerce Bancorp ... 89
Commerce Bancorp, Inc. ... 43
Commerzbank Aktiengesellschaft, Frankfurt, Germany ... 393
Community Bancshares of Mississippi, Inc. ... 305
Community Bancshares of West Georgia, Inc. ... 148
Community Bankshares, Inc. ... 43
Community Financial Corporation ... 89
Community Guaranty Corporation ... 473
Cornerstone Bancshares, Inc. ... 446
Country Bank Holding Company, Inc. ... 446
Crockett Delaware Bancshares, Inc. ... 392
Danran Holding, Ltd., Tel Aviv, Israel ... 393
Davis Bancorporation ... 43, 44
Davis Trust Financial Corporation ... 188
DB Acquisition Corp. ... 188
Denison Bancshares, Inc., of Holton ... 392
DnB Holding ASA, Oslo, Norway ... 306
Eagle Community Bancshares, Inc. ... 43
Eagle Investment Company, Inc. ... 91
East Penn Financial Corporation ... 392, 473
Eden Financial Corporation ... 392
Eggemeyer Advisory Corp. ... 91
Elran (D.D.) Holdings, Ltd., Tel Aviv, Israel ... 393
Elran (D.D.) Investments, Ltd., Tel Aviv, Israel ... 393
Equity Bancshares, Inc. ... 392
Farmers Bancorp, Inc ... 43
Farmers & Merchants Financial Services, Inc. ... 474
Farmers State Bank of Fort Morgan, The, Colorado Employee Stock Ownership Plan ... 348
FBOP Corporation ... 89
FBR Ashton, Limited Partnership ... 43
FBR Opportunity Fund, Ltd. ... 43
FBR Small Cap Financial Fund ... 43
FEB Bancshares, Inc. ... 148
Financial Investors of the South, Inc. ... 305
Finlayson Bancshares, Inc. ... 188
First American Bancshares, Inc. ... 305
First BanCorp, San Juan, Puerto Rico ... 189
First Bancorp, Troy, North Carolina ... 89
First Bancorp, Inc. ... 240
First Banks, Inc. ... 240
First Carroll Bankshares, Inc. ... 448
First Crockett Bancshares, Inc. ... 392
First Federal Financial Corporation of Kentucky ... 89
First Interstate Bancsystem, Inc. ... 90
First Merchants Corporation ... 148
First Mutual Bancorp of Illinois, Inc. ... 189
First National Bancorp, Inc. ... 240
First National Bank of Berryville Employee Stock Ownership Plan ... 448
First Okmulgee Corporation ... 189
First Olathe Bancshares, Inc. ... 148
First Southern Bancorp, Inc. ... 189
First State Associates, Inc. ... 90
First State Bancorp ... 90
Five Star Bancorp ... 348
F.N.B. Corporation ... 189, 240

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
FNB Corp. ... 241
FNB Corporation ... 393
FOJ Management Company, LLC ... 447
FOJ Partners, LP ... 447
FOJ Partners II, LP ... 447
Foundation Bancorp, Inc. ... 240
Founders Group, Inc. ... 348
Frances W. Arthur Irrevocable Trust #2 for the Benefit of Frances Oxner Jorgenson ... 447
Freedom Bancshares, Inc. ... 473
Friedman Billings Ramsey Group, Inc. ... 43
Frontenac Bancshares, Inc. ... 189
FT Bancshares, Inc. ... 148
GB&T Bancshares, Inc. ... 43
Gemini Bancshares, Inc. ... 392
Georgia Commerce Bancshares, Inc. ... 240
Gravett Bancshares, Inc. ... 43
Guaranty Corporation ... 305
Guaranty Federal Bancshares, Inc. ... 392
HAO Management Company, LLC ... 447
HAO Partners, LP ... 447
HAO Partners II, LP ... 447
Harrodsburg First Financial Bancorp, Inc. ... 90
Hazelhurst Investors, Inc. ... 43
Healthcare Bancorp, Inc. ... 240
Heartland Financial USA, Inc. ... 393, 447
Heritage Bancshares, Inc. ... 240
Heritage Oaks Bancorp ... 447
Herky Hawk Financial Corp. ... 90
Hinsbrook Bancshares, Inc. ... 448
Hometown Bancorp, Inc. ... 189
Hume Bancshares Acquisition Corp. ... 447
IBERIABANK Corporation ... 189
Independent Bank Corporation ... 349
Independent Holdings, Inc. ... 90
Industry Bancshares, Inc. ... 447
Industry Holdings, Inc. ... 447
InfiCorp Holdings, Inc. ... 473
Integra Bank Corporation ... 241
Interchange Financial Services Corporation ... 240
International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers & Helpers ... 305
Inwood Bancshares, Inc. ... 392, 393
Inwood Delaware ... 393
Inwood Delaware, Inc. ... 392
Iroquois Bancorp, Inc. ... 305
ITLA Capital Corporation ... 45
JCO Partners, LP ... 447
JCO Partners II, LP ... 447
JCO Ventures, LLC ... 447
JDOB, Inc. ... 392
Jere J. Ruff Family, Limited Partnership II ... 348
JW Bancorp, Inc. ... 305
Kankakee Bancorp, Inc. ... 474
KBC Bank, N.V., Belgium ... 240
KBC Bankverzekeringsholding, N.V., Belgium ... 240
KeyCorp ... 43
KSB Bancorp, Inc. ... 473
Lakeland Bancorp ... 447
Lauritzen Corporation ... 447
Lea M. McMullan Trust ... 189
Liberty Bancshares, Inc. ... 348, 392
Liberty Financial Group, Inc. ... 90
Liberty Financial Services, Inc. ... 241
Liberty Shares, Inc. ... 473
Liberty State Bank ... 392
Mahaska Investment Company ... 44
Mahaska Investment Company ESOP ... 44
MainSource Financial Group, Inc. ... 348
Main Street Banks, Inc. ... 348
Main Street Financial Services Corp. ... 306
Marco Community Bancorp, Inc. ... 447
Marshfield Investment Company Emplyee Stock Ownership Plan and Trust ... 90
MB Financial, Inc. ... 148
McCreary National Bancorp, Inc. ... 306
Meadgen & White, Ltd. ... 90

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Mechanics Banc Holding Company 241
Mercantile Bancorp, Inc. 90, 392, 447
Merchants and Manufacturers Bancorporation, Inc. ... 447, 448
Merchants Merger Corp. 447
Merchants New Merger Corp. 448
Midwest Banc Holdings, Inc. 44
Minnwest Corporation 91
MNB Holdings Corporation 392
Morton Bancorp, Inc. 241
Mountain Bancshares, Inc. 306
MountainBank Financial Corporation 91, 306
Mount Hope Bankshares, Inc. 473
Munchener Ruckversicherungs-Gesellschaft Aktiengesellschaft, Munich, Germany 392
Neighbors Bancshares, Inc. 90
New CCB, Inc. 90
New Century Bancorp, Inc. 473
New City Bancorp, Inc. 473
New West Banks of Colorado, Inc. 90
North American Bancshares, Inc. 473
North Field Holdings Corp. 44
North Field Savings Bank 44
North Georgia Bancorp, Inc. 306
Northview Financial Corporation 393
Northwest Equity Corporation 473
Ocean Bankshares, Inc. 241
Old O'Brien Banc Shares, Inc. 90
Olmsted Holding Corporation 148
One Rich Hill Land, Ltd. Partnership 391
One Rich Hill Mining, L.L.C. 391
OSB Delaware Financial Services, Inc. 189
OSB Financial Services, Inc. 189
Oswego Community Bank Employee Stock Ownership Plan 448
Ozarks Heritage Financial Group, Inc. 189
Page Bancshares, Inc. 473
Pebblespring Holding Company 448
Peoples Bancshares Corp. 448
Peotone Bancorp, Inc. 348
Pinnacle S-Corp, Inc. 90
Plains Capital Corporation 90
PNB Bancshares, Inc. 348
Prairieland Bancorp Employee Stock Ownership Plan and Trust 90
Premier Bancshares, Inc. 306, 348
Premier Delaware Bancshares 348
Prosperity Bancshares, Inc. 474
PSB Group, Inc. 306
PSB Holdings, Inc. 241
Pulaski Investment Corporation 348
Putnam Bancorp, MHC, Inc. 241
Quality Bankshares, Inc. 474
RAM Security Holdings, Ltd. 348
RAM Security Holdings GP, Inc. 348
Ravalli County Bankshares, Inc. 189
Red River Bancshares, Inc. 448
Reliance Bancshares, Inc. 306
Reynolds,Teague, Thurman Financial Corp. 90
Rio Delaware Corporation 474
Rio Financial Services, Inc. 474
River Balley Bancorp, Inc. 44
Royal Palm Bancorp, Inc. 348
RTT Delaware Holdings, Inc. 90
Ruff Management, LLC 241, 349
Ruff Partners, Ltd. 349
Scott County Bancorp, Inc. 306
Security First Bancshares, Inc. 306
Service 1st Bancorp 349
Shamdar Holdings, Ltd., Tel Aviv, Israel 393
Shorebank Corporation 393
Sky Financial Group 190
Sleepy Hollow Bancorp, Inc. 349
South Financial Group, Inc., The 448
South Shore Mutual Holding Company 392
South Texas Bancorp, Inc. 392
Southwest Bancorp, Inc. 448
Southwest Bancorporation of Texas, Inc. 349

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Southwest Community Bancorp 189
Southwest Florida Community Bancorp, Inc. 44
SSB Holding Co., Inc. 241
Standard Bancshares, Inc. 306
State Bankshares, Inc. 91
Steele Street Bank Corporation 392
Sun Financial Corporation 44
Surrey Bancorp 241
Synergy, MHC 44
Synergy Financial Group, Inc. 44
Synovus Financial Corp. 44, 91
Tate Interim, Inc. 91
TCB S-Corp, Inc. 91
TCF Financial Corporation 44, 306
TeamCo, Inc. 448
Tidelands Bancshares, Inc. 392
Total Bancshares Corp. 474
Tradition Bancshares, Inc. 448
Tradition Bancshares of Delaware, Inc. 448
Triangle Financial Group, Inc. 349
Tropical Bancshares of Florida, Inc. 148
UCB Financial Group, Inc. 349
Union Financial Bancshares, Inc. 392
United Bankshares, Inc. 448
United Community Banks, Inc. 189, 241
Utah Community Bancorp 189
Uwharrie Capital Corp. 241
Valley Commerce Bancorp 474
Vision Bancshares, Inc. 91
VSB Bancorp, Inc. 241
Waumandee Bancshares, Ltd. 241
Wayne Bancorp, Inc. 306
Wells Capital Management, Incorporated 89
Wells Fargo & Company 89, 188
Wells Fargo Financial, Inc. 188
Wells Fargo Financial Services, Inc. 188
Wells Fargo Funds Managment, LLC 89
West Bancorporation, Inc. 448
WJR Corp. 91
Orders issued under
Allied Irish Banks, p.l.c., Dublin, Ireland 208–11
Arvest Bank Group, Inc. 439–43
BB&T Corporation 335–44
Cathay Bancorp, Inc. 468–73
Charles Schwab Corporation 300–02
Citizens Financial Group, Inc. 386–91
Cooperatieve Centrale Raiffeisen-Boerenleebank B.A., Rabobank Nederland, Utrecht, The Netherlands 81–85
FBR TRS Holdings, Inc. 219–22
Forest Merger Corporation 219–22
Illini Corporation 85–87
Mizuho Financial Group, Inc. Tokyo, Japan 181–85
M&T Bank Corporation 222–34
RBC Centura Bank 139–45
RBC Centura Banks, Inc. 139–45
RBSG International Holdings, Ltd., Edinburg, Scotland 386–91
Royal Bank of Canada, Montreal, Canada 139–45
Royal Bank of Scotland, plc, The, Edinburgh, Scotland 386–91
Royal Bank of Scotland Group, plc, The, Edinburgh Scotland 386–91
SouthTrust Bank 211–17
SouthTrust Corporation 211–17
SouthTrust of Alabama, Inc. 211–17
Wakashio Bank, Limited, The, Tokyo, Japan 217–19
Woori Bank, Seoul, Korea 436–39
Woori Finance Holdings Co., Ltd., Seoul, Korea 436–39
Bank Holding Company Supervision Manual 130, 381
Banking industry, profits 253–58
Banking organizations 206, 431, 451–60
Bank Merger Act
Applications approved under
Arvest Bank 307
Baylake Bank 474
Bridge View Bank 242
Central California Bank 349

Pages

Bank Merger Act—Continued
Applications approved under—Continued
Chippewa Valley Bank ... 307
Citizens Banking Company ... 45
Citizens Bank New Hampshire ... 393
Citizens Bank of Massachusetts ... 393
Comerica Bank ... 349
Dallas Investment Company ... 449
East Penn Bank ... 393
Farmers Bank & Trust Company ... 45
First Bank ... 242
First Bank and Trust Company, The ... 242
First Interstate Bank ... 92
First State Bank Southwest ... 307
FNB Southeast ... 148
Heritage Bank of Commerce ... 45
IBERIABANK ... 190
JPMorgan Chase Bank ... 393
Midwest Bank & Trust Company ... 45
M&I Marshall Ilsley Bank ... 92
Planters Bank and Trust Company of Virginia ... 449
PNG Financial Bank ... 92
Ravenna Bank, The ... 474
Red River Bank ... 449
Second Bank & Trust ... 449
Security Bank Minnesota ... 307
Sky Bank ... 190
State Bank of La Crosse ... 242
Suburban Community Bank ... 449
UnionBank ... 190
United Bank ... 449
Univest Corporation of Pennsylvania ... 449
Univest National Bank ... 449
Order issued under, Bank of Hawaii ... 87
Banks, U.S., new Basel Accord ... 400
Banks' Own Claims on Unaffiliated Foreigners, *Bulletin* table, number 3.20, discontinued ... 383
Barger, Norah M., Associate Director, Division of Banking Supervision and Regulation ... 495
Basel Capital Accord
Advance notice of proposed rulemaking for ... 379
Article ... 395–405
Basel I ... 395, 396
Basel II ... 397–405, 408, 494
Consultative Paper ... 272
Bassett, William F., article ... 477–92
Beneficial ownership reports, electronic filing system ... 409
Berger, Allen N., article ... 451–60
Bernanke, Governor Ben S. ... 427, 493
Beverly, Sondra G., University of Kansas, article ... 309–22
Blanchard, Laricke, Special Assistant to the Board, appointment ... 433
Board of Governors
Consumer Advisory Council
Meetings ... 178, 328, 467
New member nominations and appointments ... 75–77, 323
Credit management meeting ... 327
Discount rate meetings, minutes ... 37, 78, 128, 206, 328, 383, 432, 467, 494
Final enforcement decisions or orders (*See* Litigation, Final enforcement decisions or orders issued by Board of Governors)
Index of orders or actions taken ... 61, 187, 347, 445
Mail, negative anthrax test results ... 128
Members
Bernanke, Governor Ben S. ... 427, 493
Ferguson, Vice Chairman Roger W., Jr. ... 427, 493
Greenspan, Chairman Alan ... 271, 273
Official staff changes
Bailey, Deborah P. ... 495
Barger, Norah M. ... 495
Blanchard, Laricke ... 433
Bouchard, Barbara J. ... 495
Braunstein, Sandra F. ... 80, 273
Clouse, James A. ... 383
Cross, Betsy ... 495
Desmond, Angela ... 495
Division of Banking Supervision and Regulation ... 495
Edwards, Cheryl L. ... 383

Pages

Board of Governors—Continued
Official staff changes—Continued
Embersit, James A. ... 495
Emerson, Marianne ... 207
English, Maureen P. ... 80, 207
Faust, Jon ... 129
Fox, Lynn ... 384
Gillum, Gary ... 433
Greenlee, Jon D. ... 495, 496
Hambley, Winthrop P. ... 433
Hannan, Maureen ... 207
Henderson, Dale ... 129
Hoffman, Stephen M. ... 495
Holm, Charles H. ... 495
Hoskins, Lisa ... 384
Hurt, Adrienne D. ... 80
Johnson, Willene A. ... 129
Jones, William R. ... 384
LaChapelle, Dorothy B. ... 384
Leahy, Michael ... 129
Lindsey, David E. ... 410
Lopez, John H. ... 384
Martin, Stephanie ... 129
Martinson, Michael G. ... 495
McNulty, Irene Shawn ... 80
Michaels, James A. ... 80
Miles, Walt ... 495, 496
Orphanides, Athanasios ... 383, 384
Peters, H. Fay ... 207, 410
Price, Tonda E. ... 80, 273
Ryback, William A. ... 273
Schemering, Steven C. ... 495
Smith, Michelle A. ... 384, 433
Spaniel, William G. ... 495, 496
Taylor, Robert F. ... 329
Treacy, William F. ... 495, 496
Williams, David L. ... 329
Winn, Donald J. ... 433
Wright, David M. ... 495
National Flood Insurance, guidance ... 77, 125
Rules for Collecting and Reporting Information ... 323
Rules of Organization ... 331
Rules Regarding Equal Opportunity for Staff ... 275–300
Thrift Institution and Advisory Councils ... 34
Bostic, Raphael W., article ... 47–73
Bouchard, Barbara J., Deputy Associate Director, Division of Banking Supervision and Regulation ... 495
Braunstein, Sandra F., Senior Associate Director, Division of Consumer and Community Affairs ... 80, 273
Bulletin tables, discontinued
Banks' Own Claims on Unaffiliated Foreigners, number 3.20 ... 383
Claims on Foreign Countries held by U.S. and Foreign Offices of U.S. Banks, number 3.21 ... 131
Business sector, economic developments ... 101–06, 358–62

CALEM, Paul S., article ... 47–73
Canner, Glenn B., article ... 47–73
Capital, commercial banks ... 251, 431
Capital accounts, U.S. ... 200, 202
Capital standards for banks: The evolving Basel Accord, article ... 395–405
Carlson, Mark, article ... 243–70
Cash-flow management ... 312–15
Cash services policy, comments sought ... 461
Check processing, Availability of Funds and Collection of Checks (Reg. CC) ... 323
Check services, Federal Reserve Banks ... 126
Claims on Foreign Countries held by U.S. and Foreign Offices of U.S. Banks, *Bulletin* table 3.21, discontinued ... 131
Clouse, James A., Deputy Associate Director, Division of Monetary Affairs ... 383
Collection agency records ... 68–70
Commercial and industrial loans ... 256, 477–92
Commercial Bank Examination Manual ... 78, 380
Commercial bank
Balance sheet developments ... 245–49
Income and expenses, tables ... 260–70
Interest income and expense ... 254

Pages

Commercial bank—Continued
International operations 258
Liabilities 251
Loans 245–47, 249–50, 255–58
Profitability 253–58
Recent developments in lending, articles 243–70, 477–92
Securities holdings 250
Commercial real estate 362
Consumer Advisory Council
Meetings 178, 328, 467
Members, officers, and nominations 75–77, 323
Consumer data, credit reporting, article 47–73
Consumer Finances, comparison of 1998 and 2001 surveys on 1–32
Consumer Handbook on Adjustable Rate Mortgages, Spanish .. 382
Consumer rights, summary, Fair Credit Reporting Act 48
Consumer spending 98, 355
Corporate profits 102–06, 359–62
Corrado, Carol, article 151–76
Counterfeiting 204, 327, 430, 464
Credit card account management, guidance on 35, 55, 127, 409
Credit management meeting and survey results 315, 327
Credit reporting, consumer data, article 47–73
Cross, Betsy, Associate Director, Division of Banking Supervision and Regulation 495
Currency redesign and issuance 326, 429–31, 463–65
Current accounts, U.S. 193, 199, 366
Customer identification program, final rules 271, 332

DATA, credit reporting and consumers survey 70–73, 321
Debt
Corporate 116–18
Financial intermediation 372–74
Household, article 417–26
Shorter-term 372
Debt service ratio, article 417–26
Depository institutions
Discount window, guidelines on appropriate use 406
Exemption thresholds 74, 461
Derivatives 252, 490
Desmond, Angela, Deputy Associate Director, Division of Banking Supervision and Regulation 495
Disciplinary action, accountants and accounting firms 77, 407
Disclosure requirements, mortgage loans, annual fee-based trigger amounts announced 407
Discount rate meetings, minutes 37, 78, 128, 206, 328, 383, 432, 467, 494
Discount rates, primary and secondary lending 74
Discount window, guidance on appropriate use and amendment to Reg. A 119, 406
Dynan, Karen, article 417–26

ECONOMIC developments, by sector
Business 101–06, 358–62
Financial markets 94–96, 113–20, 354–78, 370–75
Foreign 107–10, 120–24, 365, 375–78
Government 106, 362–65
Household 98–101, 355–58
Labor 110–13, 366–68
Prices 112, 368–70
Economy, U.S. Monetary policy reports 93–124, 351–78
Edwards, Cheryl L., Assistant Director, Division of Monetary Affairs 383
Electronic filing system, beneficial ownership reports 409
Electronic payments systems, retail, staff study summary 33
Embersit, James A., Deputy Associate Director, Division of Banking Supervision and Regulation 495
Emerging-market economies, developments 122–24, 377
Emerson, Marianne, Director, Division of Information Technology 207
Employment 110, 366
Enforcement actions (*See* Litigation, Final enforcement decisions or orders issued by Board of Governors)
English, Maureen P., Associate Director, Division of Consumer and Community Affairs 80, 207
Equal Credit Opportunity Act (Reg. B) 177
Equal opportunity, final rule amending 275–300
Equity markets 115
Europe, international integration 452

Pages

Export developments 108, 197
Extensions of Credit by Federal Reserve Banks (Reg. A), revisions 38–41, 119, 136, 411

FAMILY finances, U.S., 1998 and 2001 Survey of Consumer Finances, article 1–32
Faust, Jon, Assistant Director, Division of International Finance 129
Federal flood insurance authority, guidance on lapse in 77
Federal government, economic developments 106, 362–65
Federal Open Market Committee
Discount rate change 379
Discount rate meetings, minutes 37, 78, 128, 206, 328, 383, 432, 467, 494
Meeting schedule, 2004 326
Rules of procedure, amendment 181
Statements 34, 125, 204, 271, 379, 406, 427, 493
Federal Reserve Banks
Bank check services 126
Chairmen and deputy chairmen 462
Cleveland, Sandra Pianalto appointed President 34
Data collection, contract award to modernize 380
Fee schedules 493
Income, preliminary figures 74
New York, President William J. McDonough, retirement 125
New York, Timothy F. Geithner appointed president 462
Priced-service income, imputing method 324
Federal Reserve Bulletin
Legal Developments Section 450, 475, 516
New publication schedule 433, 466
Federal Reserve System, financial education and literacy initiative 324
Fedwire Funds Service, expansion of online operating hours 36, 325
Ferguson, Vice Chairman Roger W., Jr. 427, 493
Finance, business and household 100, 102–06, 355–58, 358–62
Household 100, 355–58
Financial accounts, final rules to identify new account customers 271, 332
Financial education, online resource and literacy initiative 206, 324
Financial management of households, practices 310–12
Financial markets, economic developments 94–96, 113–20, 354–78, 370–75
Financial obligations ratios 421, 424
Financial system, white paper on sound practices 206
Foreign banking organizations, online applications 431
Foreign sector, economic developments 107–10, 120–24, 365, 375–78
Fox, Lynn, Senior Adviser, Office of the Staff Director 384

GEITHNER, Timothy F., President, Federal Reserve Bank of New York 462
Gillum, Gary, Senior Economist, Division of Monetary Affairs 433
GlobalCash–Europe96 survey 453–58
Global counterfeiting, report 204
Global integration in the banking industry, article 451–60
Government sector, economic developments 106, 362–65
Government securities, U.S. 36
Greenlee, Jon D., Assistant Director, Division of Banking Supervision and Regulation 495, 496
Greenspan, Chairman Alan
McDonough retirement 125
Statement on term in office 271
Successful surgery 273
Vice Chairman Ferguson and Governor Bernanke nominations, statements 427

HAMBLEY, Winthrop P., Assistant to the Board, Congressional Liaison Office 433
Hannan, Maureen, Deputy Director, Division of Information Technology 207
Henderson, Dale, Senior Adviser, Division of International Finance 129
Hilfert, Marianne A., article 309–22
Hoffman, Stephen M., Deputy Director, Division of Banking Supervision and Regulation 495
Hogarth, Jeanne M., article 309–22

Pages

Holm, Charles H., Deputy Associate Director, Division of Banking Supervision and Regulation 495
Home equity lines of credit, Spanish-language brochure 383
Home Mortgage Disclosure Act (Reg. C), amendments ... 178, 331
Homeowners, financial obligations and income 423
Hoskins, Lisa, Assistant Director, Division of Reserve Bank Operations and Payment Systems 384
Household debt service, changes to measure of, article 417–26
Household financial management 100, 257, 309–22, 356–58
Household sector, economic developments 98–101, 355–58, 421
Hurt, Adrienne D., Associate Director, Division of Consumer and Community Affairs 80

IDENTITY theft 129, 408
Import developments 108, 198
Income
  Commercial banks 260–70
  Family, 1998–2001 survey 3–6
  Federal Reserve Banks, preliminary figures 74
Industrial and commercial loans 256, 477–92
Industrial economies, developments 121, 376
Industrial production and capacity utilization
  Annual revision, change in publication date 37
  Article 151–76
Information security risks, guidance on 128
"Interagency Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System" 206
Interbank Liabilities (Reg. F) 468
Interest income and expense, commercial banks 254
Interest rates 114, 419
Internal auditing, policy statement on 205
International Banking Act of 1978
  Orders issued under
    Bancolombia, S.A., Medellin, Colombia 234–36
    BBVA Bancomer, S.A., Mexico City, Mexico 146
    CITIC Ka Wah Bank Limited, Hong Kong Special Administrative Region, People's Republic of China 443–45
    Daiwa Bank, Limited, The, Osaka, Japan 185–87
    DEPFA BANK, plc, Dublin, Ireland 236
    HSH Nordbank Aktiengesellschaft, Hamburg/Kiel, Germany 344
    Union Bank of Israel, Ltd., Tel Aviv, Israel 302–04
    Wakashio Bank, Limited, The, Tokyo, Japan 237–39
International Banking Operations (Reg. K) .. 125, 137–39, 178, 324
International monetary policy developments 120–24, 375–78
International transactions, U.S., article 191–203
Investment income 199–201
Investments
  Fixed 101, 358
  Household 317
  Inventory 102, 359
  Residential 356
Iraq war, effect on U.S. financial markets 370

JOHNSON, Kathleen, article 417–26
Johnson, Willene A., Adviser, Division of International Finance 129
Jones, William R., Director, Management Division 384

KAMIN, Steven B., article 191–203
Kennickell, Arthur B., article 1–32

LABOR markets, economic developments 110–12, 366–68
LaChapelle, Dorothy B., Assistant Director, Division of Reserve Bank Operations and Payment Systems 384
Leahy, Michael, Assistant Director, Financial Markets and International Banking Sections oversight, Division of International Finance 129
Legal Developments Section, *Bulletin* 450, 475, 516
Liabilities, commercial banks 251
Liabilities, family, 1998–2001 survey 21–28
Lindsey, David E., Deputy Director, Division of Monetary Affairs 410
Litigation
  Final enforcement decisions or orders issued by the Board of Governors
    Agee, James C. 179
    Arneson, Robert C. 432

Pages

Litigation—Continued
  Final enforcement decisions or orders issued by the Board of Governors—Continued
    Bank of Yellville 128
    Butler, Marian L. 179
    Centennial Bank of the West 383
    Central State Bank 128
    Citizens Bank and Trust Company 329
    Community First Bank & Trust 383
    Community State Bank 432
    Del Rio, Eduardo 37
    First Bank, Creve Coeur 179
    First Farmers Bank and Trust 272
    Frierson, Terry 179
    Gulf Bank 495
    LaSalle State Bank 129
    McCarthy, Susan Diehl 467
    Rowe, Cynthia 179
    Sahlgren, Michael 179
    Simmons First Bank of Russellville 129
    Skrobot, Dale and Betty 179
    Staples, Lori H. 329
    Ulrich, Gene 467
    Van Stone, Craig 432
    WestLB AG, Düsseldorf, Germany 432
  Index of orders or actions taken 42, 187, 347, 445
  Pending cases involving the Board of Governors, lists of 45, 92, 149, 190, 242, 307, 350, 394, 449, 475
  Termination of enforcement actions issued by Board of Governors
    Allfirst Bank, The 433
    Allfirst Financial, Inc. 433
    Allied Irish Banks, p.l.c. 433
    Banco Bilbao Vizcaya Argentario, S.A. 179
    Banco Popular de Puerto Rico 179
    Bank of Rogers 180
    Belmont Bancorp 179
    Cerritos Valley Bancorp 180
    Cerritos Valley Bank 180
    CSB Bancorp, Inc. 180
    Daiwa Bank, Limited, The, Osaka, Japan 180, 273
    Daiwa Bank and Trust Company 180
    First Security Bancshares, Inc. 180
    Grimes Capital Corporation 180
    Guaranty Bank 180
    Guaranty Financial Corporation 180
    Olathe Bancorporation, Inc. 432
    PNC Financial Services Group, Inc., The 432
    ShoreBank Cleveland 432
    United Central Bank 432
    United States Trust Corporation 329
    U.S. Trust Corporation 329
    Valley Independent Bank 180
  Written agreements approved by Federal Reserve Banks
    BANKFIRST 272
    BANKFIRST Corporation 272
    Bank of Gassaway 495
    Barnes Banking Company 207
    Brickyard Bancorp, Inc. 329
    Citigroup, Inc. 410
    Consolidated Bank and Trust Company 432
    Fifth Third Bancorp 207
    Fifth Third Bank 207
    First American Bank 467
    First Charter Bank 467
    First PREMIER Bank 467
    First State Bank of West Manchester, The 273
    Gold Banc Corporation 432
    Gold Bank 432
    HSBC Bank USA 273
    J.P. Morgan Chase & Co. 409
    Legacy Bank 206
    Marathon Bank, The 329
    Metamora Bancorp, Inc. 79
    Metamora State Bank 79
    Midstate Bancorp, Inc. 206
    NAB Bank 329
    Premier Bank 272

Pages

Litigation—Continued
Written agreements approved by Federal Reserve Banks—Continued
PREMIER Bankcard, Inc. 467
Premier Financial Bancorp, Inc. 129
Ridgedale State Bank 432
Southern Commercial Bank 383
United National Corporation 467
Loans
Charge-offs of 257
Commercial and industrial at commercial banks, article .. 477–92
Commercial bank 245–47, 249–50, 255–58
Commercial real estate 362
International fees for 125, 137–39
Mortgage, disclosure requirements for 407
Syndicated 427–29, 487–89
Loan-to-deposit ratios issued, host state 327
Lopez, John H., Special Assistant to the Board, Office of Board Members 384

MANAGEMENT of cash flow by households 312–15
Market structure and developments, commercial banks 487–92
Martin, Stephanie, Associate General Counsel, Monetary and Reserve Bank Affairs, Legal Division 129
Martinson, Michael G., Senior Adviser, Division of Banking Supervision and Regulation 495
McNulty, Irene Shawn, Associate Director, Division of Consumer and Community Affairs 80
Michaels, James A., Assistant Director, Division of Consumer and Community Affairs 80
Miles, Walt, Assistant Director, Division of Banking Supervision and Regulation 495, 496
Monetary aggregates 118, 132–35, 374
Monetary policy reports to the Congress 93–124, 351–78
Money stock data, revision 132–35
Moore, Kevin B., article 1–32
Mortgage banking activities and loans 178, 407

NATIONAL Communications System (NCS) 36
National Flood Insurance Program 77, 125
Net worth, family, 1998–2001, survey 6–8
Note, new 20 dollar 326, 327, 429, 430, 463, 464

ORPHANIDES, Athanasios, Adviser, Division of Monetary Affairs 383, 384

PENCE, Karen, article 417–26
Perli, Roberto, article 243–70
Personal financial education and management 206, 409
Peters, H. Fay, Deputy Director and Acting Director, Management Division 207, 410
Pianolto, Sandra, appointed president, Federal Reserve Bank of Cleveland 34
Price, Tonda E., Assistant Director, Division of Consumer and Community Affairs 80, 273
Priced-service income, imputing method 324, 494
Prices, economic developments 112, 195, 368–70
Publications
Annual Report, 2002 272
Annual Report, Budget Review, 2002 272
Bank Holding Company Supervision Manual 130, 381
Commercial Bank Examination Manual 78, 380
Federal Reserve Bulletin 433
Putting Your Home on the Loan Line Is Risky Business 465
Statistical Supplement to the Federal Reserve Bulletin .. 433, 466
Public records, types available 66–68

REAL estate loans and receivables 362
Regulations, Board of Governors (*See also* Rules)
A, Extensions of Credit by Federal Reserve Banks .. 38–41, 119, 136, 411
B, Equal Credit Opportunity Act 177
C, Home Mortgage Disclosure Act 178, 331
D, Reserve Requirements of Depository Institutions .. 38–41, 497
F, Interbank Liabilities 468
H, Reporting and Disclosure Requirements for State Member Banks with Securities Registered under the Securities and Exchange Act of 1934 136
K, International Banking Operations 125, 137–39, 178, 324

Pages

Regulations, Board of Governors—Continued
W, Transactions between Banks and Their Affiliates 35
Y, Bank Holding Companies and Change in Bank Control 178, 379, 385
Z, Truth in Lending 36, 204, 435
CC, Availability of Funds and Collection of Checks 323, 333, 407, 435
Regulatory burden, comments sought 328
Renters, financial obligations and income 423
Reporting and Disclosure Requirements for State Member Banks with Securities Registered under the Securities and Exchange Act of 1934 (Reg. H) 136
Reserve Requirements of Depository Institutions, (Reg. D) 38–41, 461, 497
Residential investment 99, 356
Retail electronic payments systems 33
Risk-based capital standards 431
Rules
Rules for Collecting and Reporting Information 323
Rules of Organization, amendment 331
Rules Regarding Equal Opportunity 275–300
Ryback, William A., Senior Associate Director, Division of Banking Supervision and Regulation 273

SARBANES–OXLEY Act, final rule implementing 125
Saving by households 316
Schemering, Steven C., Senior Adviser, Division of Banking Supervision and Regulation 495
Secondary loan market, commercial banks 489
Securities, U.S. government 36
Securitized loans 257
Security features, new $20 note 430, 464
Shared National Credit, syndicated bank loans review 427–29
Smith, David C., article 451–60
Smith, Michelle A., Assistant to the Board and Director, Office of Board Members 384, 433
Spaniel, William G., Deputy Associate Director, Division of Banking Supervision and Regulation 495, 496
Staff Study summary, The future of retail electronic payments systems: Industry interviews and analysis 33
State member banks, reporting and disclosure requirements (Reg. H) 136
Statements, Federal Open Market Committee 34, 125, 204, 271, 379, 406, 427, 493
Statistical *Bulletin* tables, discontinued 131, 383,
Statistical Supplement to the Federal Reserve Bulletin 433, 466
Student loan data, new sources for DSR 420
Survey on Consumer Finances (SCF), comparison of family finances using 1998 and 2001 1–32
Syndicated loan market, commercial banks 427–29, 487–89

TAYLOR, Robert F., Assistant Director, Division of Information Technology 329
Telecommunications service priority, for national security and emergency preparedness 35
Thrift Institutions Advisory Council, new members, officers, and appointments 34
Trade 107–10, 193, 196–99
Transactions between Banks and Their Affiliates (Reg. W) 35
Treacy, William F., Assistant Director, Division of Banking Supervision and Regulation 495, 496
Truth in Lending (Reg. Z) 36, 204, 435
Twenty dollar note, redesign and issuance 326, 429–31, 464–65

UNEMPLOYMENT 110, 366
U.S. international transactions in 2002, article 191–203
USA PATRIOT Act, customer identification rules 332
Use and Counterfeiting of United States Currency Abroad, Part II, ... 204

WHAT You Should Know about Home Equity Lines of Credit, brochure in Spanish 383
Williams, David L., Associate Director, Management Division 329
Winn, Donald J., Director, Office of Board Members 433
Wright, David M., Associate Director, Division of Banking Supervision and Regulation 495

ZAKRAJŠEK, Egon, article 477–92